

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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Order Filed on October 17, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

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GM Financial

In Re:

RICHARD EDWARDS

Case No.: 19-11287

Adv. No.:

Hearing Date: 9-18-19

Judge: RG

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: October 17, 2019

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

Richard Edwards

19-11287(RG)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on motion for stay relief and co-debtor stay relief filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc. d/b/a GM Financial, with the appearance of James Fitzpatrick, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor, his attorney and the non-filing co-debtor, Sueann S. Kerr under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc. d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2016 NISSAN ALTIMA bearing vehicle identification number 1N4AL3AP1GC203843 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing, the debtor was \$2151.92 in arrears post-petition through and including the September payment to GM Financial. The debtor shall cure those arrears by 9-30-19. If the debtor fails to cure arrears by 9-30-19, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive stay relief as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, his attorney and the non-filing co-debtor.
3. After curing arrears, the debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc. d/b/a GM Financial when due, being the 12th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive stay relief as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor, his attorney and the non-filing co-debtor.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc. d/b/a GM Financial shall receive as to the debtor and non-filing co-debtor, Sueann S. Kerr to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor, his attorney and the non-filing co-debtor.
5. The debtor shall pay to AmeriCredit Financial Services, Inc. d/b/a GM Financial through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

